

United States Bankruptcy Court

Eastern District of Michigan

Case No. 12-41533-mbm

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sandra Ann Kellermann
1858 Brookfield Drive
Ann Arbor, MI 48103

Social Security / Individual Taxpayer ID No.:

xxx-xx-9536

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/1/12

Marci B McIvor
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Sandra Ann Kellermann
Debtor

Case No. 12-41533-mbm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: mrey
Form ID: b18

Page 1 of 3
Total Noticed: 32

Date Rcvd: May 01, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2012.

db
20780349 Sandra Ann Kellermann, 1858 Brookfield Drive, Ann Arbor, MI 48103
20780358 +Baptist Health Care, 1392 Moreno, PO Box 17106, Pensacola, FL 32522-7106
20780350 +Blue Cross Blue Shield of Michigan, P.O. Box 553912, Detroit, MI 48255-3912
20780354 ++COMCAST, 41112 CONCEPT DR, PLYMOUTH MI 48170-4253
(address filed with court: Comcast, 2505 S. Industrial Way, Ann Arbor, MI 48104)
20780352 +Cavalry Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr.,
Valhalla, NY 10595-2322
20780353 +ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100,
Woodbury, MN 55125-1703
20780355 Dr. Ziemann, 13 Central Street, Gulf Breeze, FL 32563
20780358 Equifax Credit Information Services, Inc., O.O. Box 740241, Atlanta, GA 30374
20780359 +Experian, P.O. Box 2002, Allen, TX 75013-2002
20780360 +Fedex, US Bank Recovery, 3965 Airways Blvd., Module G, 3rd Floor, Memphis, TN 38116-5017
20780361 +HSBC Mastercard, Midland Credit Management, 8875 Aero Dr. Ste 200, San Diego, CA 92123-2255
20780362 +HSBC VISA, Midland Credit Management, 8875 Aero Dr. Ste 200, San Diego, CA 92123-2255
20780364 IHA of Ann Arbor, PO Box 131186, Ann Arbor, MI 48113-1186
20780363 +Ic Systems Inc, PO Box 64378, St. Paul, MN 55164-0378
20780367 +McKinley Properties, 2960 Birch Hollow, Ann Arbor, MI 48108-2348
20780372 +Sacred Heart Medical Group, Cardiology Consultants, C/O CSI Collections, 180 E. Burgess Rd.,
Pensacola, FL 32503-7363
20780374 +TeleCheck Services, Inc., 5251 Westheimer, Houston, TX 77056-5415
20780375 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000
20780376 UM Endocrinology, Canton Health Center, 1051 North Canton Road, Canton, MI 48187
20780377 University of Michigan Health System, Dept CH 14211, Palatine, IL 60055-4211

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

20780351 +EDI: CAPITALONE.COM May 01 2012 23:03:00 Capital One, N.A., Capital One Bank (USA) N.A.,
PO Box 30285, Salt Lake City, UT 84130-0285
20780356 +EDI: DTE.COM May 01 2012 23:04:00 Dte Energy, One Energy Plaza /Attn: Bankruptcy Depar,
Room 2160, Detroit, MI 48226-1221
20780357 +E-mail/Text: bknotice@erccollections.com May 01 2012 23:26:25 Enhanced Recovery Corp,
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
20780365 EDI: IRS.COM May 01 2012 23:03:00 Internal Revenue Service, Insolvency Group 2,
880 Front Street, San Diego, CA 92101-8869
20780366 EDI: IRS.COM May 01 2012 23:03:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
20780363 +EDI: ICSYSTEM.COM May 01 2012 23:03:00 Ic Systems Inc, PO Box 64378,
St. Paul, MN 55164-0378
20780368 +EDI: MID8.COM May 01 2012 23:03:00 Midland Credit Mgmt In, 8875 Aero Dr,
San Diego, CA 92123-2255
20780369 +E-mail/Text: bankruptcydepartment@ncogroup.com May 01 2012 23:27:26 NCO Financial,
P.O. Box 4903, Trenton, NJ 08650-4903
20780370 +E-mail/Text: bankruptcydepartment@ncogroup.com May 01 2012 23:27:26
NCO Financial Systems, Inc., 507 Prudential Rd., Horsham, PA 19044-2368
20780371 EDI: RECOVERYCORP.COM May 01 2012 23:04:00 Recovery Management Systems Corporation,
25 S.E. Avenue, Suite 1120, Miami, FL 33131
20780373 +E-mail/Text: ECF@SHERMETA.COM May 01 2012 23:26:55 Shermeta, Adams, and Von Allmen PC,
901 Tower Dr Ste 400, Troy, MI 48098-2851
20780378 +EDI: USAA.COM May 01 2012 23:04:00 USAA Federal Savings Bank, 10750 Mcdermott Fwy,
San Antonio, TX 78288-1600
20780379 +E-mail/Text: BKRMailOps@weltman.com May 01 2012 23:26:37 Weltman, Weinberg, & Reis,
2155 Butterfield Drive, Suite 200-S, Troy, MI 48084-3463

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

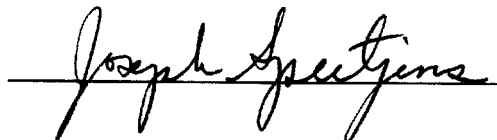
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0645-2

User: mrey
Form ID: b18

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Total Noticed: 32

Date Rcvd: May 01, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2012 at the address(es) listed below:

John Robert Keyes on behalf of Debtor Sandra Kellermann ecf@robertkeyeslaw.com
Timothy J. Miller trustee@schneidermiller.com, MI45@ecfcbis.COM;assistant@schneidermiller.com
TOTAL: 2